April 2012

Store Economics

Safe Harbor

This store economics summary contain forward-looking statements that involve risks and uncertainties. Such forward-looking statements generally can be identified by the use of forward-looking terminology such as "may," "will," "expect," "intend," "could," "estimate," "should," "anticipate," or "believe," or the negative thereof or variations thereon or similar terminology. Although the Company believes that the expectations reflected in such forward-looking statements will prove to be correct, the Company can give no assurance that such expectations will prove to have been correct. The actual future performance of the Company could differ materially from such statements. Factors that could cause or contribute to such differences include, but are not limited to: uncertainties regarding the ability to open new locations; the Company's ability to acquire additional stores or customer accounts on favorable terms; the Company's ability to control costs and increase profitability; the Company's ability to enhance the performance of acquired stores; the Company's ability to retain the revenue associated with acquired customer accounts; the Company's ability to identify and successfully market products and services that appeal to its customer demographic; the Company's ability to enter into new and collect on its rental purchase agreements; the passage of legislation adversely affecting the rent-to-own industry; the Company's failure to comply with applicable statutes or regulations governing its transactions; interest rates; changes in the unemployment rate; economic pressures, such as high fuel costs, affecting the disposable income available to the Company's current and potential customers; conditions affecting consumer spending and the impact, depth, and duration of current economic conditions; changes in the Company's stock price, the number of shares of common stock that it may or may not repurchase, and future dividends, if any; changes in estimates relating to self-insurance liabilities and income tax and litigation reserves; changes in the Company's effective tax rate; the Company's ability to maintain an effective system of internal controls; changes in the number of share-based compensation grants, methods used to value future share-based payments and changes in estimated forfeiture rates with respect to share-based compensation; the resolution of the Company's litigation; and the other risks detailed from time to time in the Company's SEC reports, including but not limited to, its annual report on Form 10-K for the year ended December 31, 2011. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release. Except as required by law, the Company is not obligated to publicly release any revisions to these forward-looking statements to reflect the events or circumstances after the date of this press release or to reflect the occurrence of unanticipated events.

Store Economics

RTO Core Store – Store Economics

- Year 1 Investment of $675K (60% for inventory)
- Profitable within 10-14 months
- Break even within 24–28 months
- IRR of ~43% before allocations (~25% IRR after allocations)

($000's)	Year 1	Year 2	Year 3	Year 4	Year 5
Revenues	$430	$760	$860	$890	$915
Profit (4 wall)	($115)	$95	$155	$165	$170
Profit Margin	(27%)	13%	18%	19%	19%
Profit (1)	($160)	$40	$95	$105	$105
Profit Margin (1)	(37%)	5%	11%	12%	12%
EBITDA (1)	($130)	$70	$120	$130	$135
EBITDA Margin (1)	(30%)	9%	14%	15%	15%

(1) After market and corporate allocation, terminal value of 6.9x EBITDA in Year 5

RAC Acceptance – Store Economics

- Year 1 Investment of $335K (85% for inventory)
- Profitable within 6-8 months
- Break even within 10–14 months
- IRR of ~80% before allocations (~50% IRR after allocations)

($000's)	Year 1	Year 2	Year 3	Year 4	Year 5
Revenues	$195	$435	$565	$635	$665
Profit (4 wall)	$0	$125	$195	$230	$245
Profit Margin	0%	29%	35%	36%	37%
Profit (1)	($45)	$80	$140	$175	$185
Profit Margin (1)	(23%)	18%	25%	28%	28%
EBITDA (1)	($45)	$80	$145	$175	$185
EBITDA Margin (1)	(23%)	18%	26%	28%	28%

(1) After market and corporate allocation, terminal value of 6.9x EBITDA in Year 5

Mexico – Store Economics

- Year 1 Investment of $895K (60% for inventory)
- Profitable within 8-10 months
- Break even within 20 - 24 months
- IRR of ~35% before allocations (~19% IRR after allocations)

($000's)	Year 1	Year 2	Year 3	Year 4	Year 5
Revenues	$440	$740	$825	$865	$900
Profit (4 wall)	($70)	$95	$135	$150	$160
Profit Margin	(16%)	13%	16%	18%	18%
Profit (1)	($130)	$30	$70	$80	$85
Profit Margin (1)	(29%)	4%	8%	9%	10%
EBITDA (1)	($75)	$85	$120	$135	$140
EBITDA Margin (1)	(17%)	11%	15%	16%	16%

(1) After market and corporate allocation, terminal value of 6.9x EBITDA in Year 5

(2) FX rate of 12.42

Store Economics Summary Comparison

	YEAR 5						
	Monthly Rev/ Agreement	# of Agreements	Rev (000's)	GP (%)	OPEX (%)[1]	EBITDA (%)[2]	IRR (%)[2]
RTO Core	$112	560	$915	74%	38%	15%	25%
RAC Acceptance	$138	280	$665	58%	16%	28%	50%
Mexico	$63	1,000	$900	66%	25%	16%	19%

(1) Excludes Depreciation & Amortization

(2) After market and corporate allocation, terminal value of 6.9x EBITDA in Year 5